

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Cornelia J. Strowder  
 Debtor

Case No. 16-16609-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Aug 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2017.

db  
 13798111 +Cornelia J. Strowder, 6509 N. 8th Street, Philadelphia, PA 19126-3720  
 Abington Health Physicians, Professional Services, 1200 Old York Road,  
 Abington, PA 19001-3720  
 13798106 +Anitra Miller, 2823 Jackson Street, Philadelphia, PA 19145-2426  
 13798105 +Caliber Home Loan, Inc., Credit Department, PO BOX 24610, Oklahoma City, OK 73124-0610  
 13798108 City of Philadelphia, Finance Dept., PO BOX 56318, Philadelphia, PA 19130-6318  
 13798075 +Del Val Realty & Property Mgmt, 81 Lancaster Avenue #219, Malvern, PA 19355-2157  
 13798083 +Esurance Property & Casual Ins. Co., 650 David St., San Francisco, CA 94111-1904  
 13798082 Fiserv., PO BOX 2160, Columbus, OH 43216-2168  
 13905552 +KML Law Group, PC, Collection Agency, 701 Market Street, Ste. 5000,  
 Philadelphia, PA 19106-1541  
 13798112 +LevyLaw, LLC, Bart Levy Counselor at Law, 1515 Market Street #950,  
 Philadelphia, PA 19102-1906  
 13798104 +Lsf8 Master Participation Trust, By Caliber Home Loan, Inc., 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500  
 13905553 +Michel Lautensack, Del Val Realty and Property Management, Owner 81 Lancaster Avenue #218,  
 Malvern, PA 19355-2143  
 13798076 +Mr. Marcus Williams, 6511 N. 8th Street, 2nd Floor, Philadelphia, PA 19126-3720  
 13798077 +PGW, Credit Department, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806  
 13827009 +Patricia R. McDermott, Deputy Court Admin, Philadelphia Municipal Court,  
 Office of the Deputy Court Administrator, 1339 Chestnut Street, 10th floor,  
 Philadelphia, PA 19107-3519  
 13798102 +Philadelphia Municipal Court, Office of the Deputy Court Administrator, Credit Department,  
 1339 Chestnut Street 10th Floor, Philadelphia, PA 19107-3519  
 13798110 +REI Guard, Affinity Group Management Co. Inc., 7509 NW Tiffany Springs Parkway #200,  
 Kansas City, MO 64153-1387  
 13905554 Rushmore Loan, Management Serv, Compliance Dept., PO BOX 52262, Irvine, CA 92619-2262  
 13798107 Security Central, Accounting Dept., PO BOX 602371, Statesville, NC 28687  
 13798085 Seterus, Attn: Bankruptcy Dept., PO BOX 1047, Hartford, CT 06143-1047  
 13905555 +Seterus, Inc., Care of QBE First Inc. Inc., 5001 N. Riverside Drive 105,  
 Ft. Worth, TX 76137-2480  
 13798084 +Superior Plus Energy Services, 1870 S. Winton Road, Rochester, NY 14618-3960  
 13905556 TD Bank , NA, Bankruptcy Dept., Market and JFK Blvd., Philadelphia, PA 19102  
 13905557 +US Bank National Assoc, Maroon Plains Trust, 1617 JFK Blvd. 1400,  
 Philadelphia, PA 19103-1814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Aug 16 2017 01:42:18 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 16 2017 01:41:54  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 16 2017 01:42:08 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13798109 E-mail/Text: bankruptcy@phila.gov Aug 16 2017 01:42:18 City of Philadelphia,  
 Dept. of Revenue, Philadelphia, PA 19105-0966  
 13798081 E-mail/Text: bankruptcy@phila.gov Aug 16 2017 01:42:18 City of Philadelphia, Rev. Dept.,  
 Water Revenue Bureau, Credit Department, MSB, 1401 JFK Blvd.,  
 Philadelphia, PA 19102-1663  
 13798078 EDI: FORD.COM Aug 16 2017 01:33:00 Ford, C/O National Bankruptcy Service Center,  
 PO BOX 62180, Colorado Springs, CO 80962  
 13795790 EDI: FORD.COM Aug 16 2017 01:33:00 Ford Motor Credit Company LLC, Dept 55953,  
 P O Box 55000, Detroit MI, 48255-0953  
 13798103 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 16 2017 01:41:44 PECO, Credit Department,  
 2301 Market Street, Philadelphia, PA 19103-1338  
 13905558 +E-mail/Text: paul.cressman@phelanhallinan.com Aug 16 2017 01:42:28 Phelan Hallinan,  
 Diamond and Jones, LLP, Vishal J. Esquire, 1617 JFK Blvd. 1400,  
 Philadelphia, PA 19103-1814  
 13798080 +EDI: VERIZONEAST.COM Aug 16 2017 01:33:00 Verizon, 500 Technology Drive, Suite 550,  
 Weldon Springs, MO 63304-2225

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13798113 City of Philadelphia, Law Dept. Tax Unit  
 13798074 ##+Augustina Santana, 5005 B Street, Philadelphia, PA 19120-3929

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2017 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
JAMES P. MCGARRITY on behalf of Plaintiff Augustina Santana mcgarritylaw@gmail.com,  
mcgarritybkb@yahoo.com;jamespmcg@ecf.inforuptcy.com;jamespmcg@yahoo.com  
JAMES P. MCGARRITY on behalf of Creditor Augustina Santana mcgarritylaw@gmail.com,  
mcgarritybkb@yahoo.com;jamespmcg@ecf.inforuptcy.com;jamespmcg@yahoo.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Cornelia J. Strowder</b>	Social Security number or ITIN	<b>xxx-xx-7839</b>
	First Name Middle Name Last Name	EIN	<b>23-2836325</b>
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-16609-mdc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Cornelia J. Strowder  
fdbA Able, Ltd., fdba Cornelia Jean Strowder  
Trust, fdba Zytell

8/15/17

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**